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**FAX COVER SHEET**

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: May 22, 2008

Fax No.: 571-273-8300

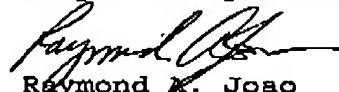
No. Pages: 3 (including cover)

Re: STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW -  
U.S. Patent Application Serial No. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a STATEMENT OF THE  
SUBSTANCE OF THE EXAMINER INTERVIEW for filing in the  
above-identified application.

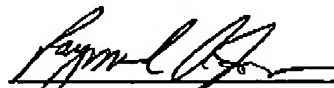
Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

MAY 22 2008

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on May 22, 2008.

  
Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION  
HISTORY INFORMATION, ACCOUNT HISTORY  
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

STATEMENT OF THE SUBSTANCE OF THE EXAMINER INTERVIEW

Sir:

This is a Statement of the Substance of the Examiner Interview, which took place on May 16, 2008, in the above-identified application. Entry of this Statement of the

Substance of the Examiner Interview is respectfully requested.

Claim 43 was discussed. The prior art discussed was Joao, et al., U.S. Patent No. 7,096,003 (Joao '003). Applicant presented a reasoned analysis as to why Joao '003 did not meet the claim limitations of the present invention as defined by independent Claim 43. Further, Applicant addressed the 35 USC 112 issues and addressed why Claim 43 is proper in its present form. The Examiner indicated that the Applicant's analysis regarding both issues appeared convincing, but will be further addressed upon submission of a formal amendment.

Entry of this Statement of the Substance of the Examiner Interview is respectfully requested.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

May 22, 2008

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